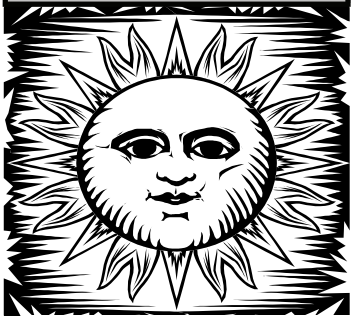


Summer  
2009  
Issue

ODJFS Federal Credit Union  
**Summer News**



**INTRODUCING A NEW  
MORTGAGE OFFERING  
FROM  
ODJFS CREDIT UNION**



*Can I save money by refinancing?*

*Is now a good time to purchase?*

*What are my best options?*

***Have Questions...***

*Depend on ODJFS Credit Union  
and Kimberly for reliable answers  
and fast friendly service.*



Kimberly Bowerman, Broker\*  
Serving Credit Union members.



**CALL US TODAY!**

\*Ohio License # mb.803709.000

*Inquire about refinancing to lower your monthly payment,  
shorten the life of your existing mortgage or to purchase a home.*

Toll Free: 1-877-883-8603 • Office: 740-281-0703 • Cell: 614-348-8860

KB Creative Financial Services, PO Box 190, Newark OH 43058

**Fees...Fees...and more Fees!**

Tired of carrying the burden of extra fees for everyday services? More now than ever you may be taking a look at the "little" extras that add up to a big bite from your budget.

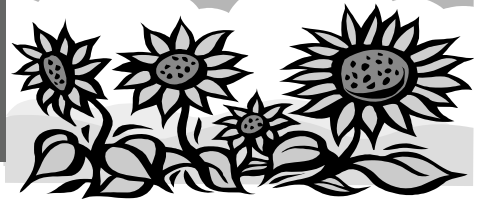
Be assured that YOUR Credit Union is paying attention to all the "little" extras as well. We strive to keep our services as "fee free" as possible so that you can keep more of your money in your pocket!

If you can no longer tolerate the extra fees at other institutions, know that you can direct deposit your pay here and not worry that extra fees will break your budget!



**THE CLOSER YOU LOOK—  
THE BETTER YOUR CREDIT UNION LOOKS!**

# Summer News



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**Bulletin Board**

## ***Holiday Schedule***

**The Credit Union Offices will be closed for the following holidays:**

**Independence Day—July 3rd &  
Labor Day—September 7th**

## ***Tips for Avoiding Bankruptcy***

Avoiding bankruptcy should be at the top of your priority list for a healthy financial future. Remember that a bankruptcy, chapter 13 or chapter 7, ruins your FICO score!

Your credit union offers free credit & debt management counseling to help you get your bills in order and begin paying off your debt.

*If the need arises, please call for an appointment so you can develop a realistic plan for a stable financial future!*

## **Amusement Park Tickets On Sale Now!**

	<b>CU PRICE</b>	<b>YOU SAVE!</b>
<b>King's Island</b>		
Adult	\$32.00	\$15.99
Child/Senior	\$28.00	\$3.99
<b>Cedar Point</b>		
Adult	\$36.00	\$7.99
<b>Zoombezi Bay / Columbus Zoo</b>		
Adult	\$26.00	\$3.99
Child/Senior (ages 2-9 / ages 60 & up)	\$24.00	\$0.99

**IMPORTANT NOTICE -After 3 YEARS non-use there is an Inactivity Fee of \$3.00 per month for all accounts.**

## **Make those fall expenses easier with the Back-To-School Club!**

Your 2009 Back-To-School Club funds will be deposited to your Regular Share Account, and available for you to withdraw by ATM, MTA, Web Access, mail or in person on **Monday, August 3**. Please call the Credit Union at (614) 466-3416 July 20-30 if you would like a check mailed to you.

You can join the Back-To-School Club, or make changes to your current Back-To-School Club account, by completing the form below and returning it to the Credit Union prior to August 31. *You do not need to complete the form if you do not wish to make changes to your current club account – your account will automatically renew.*



## **BACK-TO-SCHOOL CLUB CONTRACT**

By joining the Back-To-School Club, I understand that there are no withdrawals during the year. There will be one deposit credited to my Regular Share Account in the month of August, 2010. I may stop deductions at anytime during the year, but the account will not close until the Back-To-School Club account is disbursed in August, 2010. Should I choose to withdraw from or close my Back-To-School Club account prior to August, 2010, a \$25 fee will be assessed for each early withdrawal.

I would like \$ \_\_\_\_\_ withheld from my payroll and credited to my Back-To-School Club account each pay, excluding Free Pays. I understand that my current payroll deduction will be increased by the amount indicated. I further understand that my Back-To-School Club account will automatically renew each year unless the Credit Union is otherwise notified by me in writing.

Date \_\_\_\_\_

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_